

FRANCINE R. ROPE-MUNDY
FRM COMMERCIAL A/R SOLUTIONS, LLC

Francine is from Detroit, Michigan and is the youngest of four children. Her father was a Purchasing Manager at the same electrical supply company for 50 years and her mother was a stay at home mom. Francine earned a Bachelor of Arts degree from Michigan State University and has been excelling in credit and collections for more than 25 years. She can offer her qualifications to fit in with any accounts receivable needs across a variety of businesses. Her accomplishments include 15 years of credit management experience with measurable achievements in reducing DSO (day's sales outstanding), proficiency in multi-state Lien Law knowledge, enriching sales and setting credit limits. Francine has developed notable working relationships with customers, branch managers, outside and inside sales personnel as well as all other departments to improve collections and increase sales.

Francine is a self-taught networker achieved by listening, watching, reading and experiencing how to market her business. She is enjoying every minute of growing her company and learning new things each day.

Francine will become the Accounts Receivable Department for any business that invoices and sends monthly statements, but does not have the time to contact each customer to make sure payment is received in a timely manner. She is the liaison to settle any disputes, misunderstandings or temporary preventions of non-payment to keep customers satisfied. This allows the business owner to work on sustaining and growing their business without having to hire a full time accounts receivable employee.

Her current clients consist of CPA's, Lawyers, Advertising Companies, Car Dealerships, Habitat For Humanity, Barter Companies, Radio Stations, Air Conditioning Companies, Doctor's Offices, Medical Billing Companies, Senior Care Facilities, Chiropractors, Electricians, Lawn Care and Chamber of Commerce.

TAG LINE: "If you want your aging clean, call Francine."

Francine R. Rope-Mundy

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INDEPENDENT CONTRACTOR OF OUTSOURCING CREDIT AND COLLECTIONS

A highly motivated, loyal and dedicated professional with powerful independent skills and the ability to work effectively to reach mutual objectives. Particular strengths in reducing DSO, Lien Law proficiency, setting and controlling credit limits and improving sales.

AREAS OF EXPERTISE

- Managed accounts receivable for monthly sales of \$4.5 million to \$20 million
- Achieved DSO of 45 days
- Adhered to SOX specifications and requirements
- Multi-state Lien Law expertise
- Gathered information from Dunn & Bradstreet, NACM, Corterra, customer audited financial statements and trade references to establish credit limits
- Secured job accounts by combining strength of general contractor, owner and lending institutions
- Safeguarded company by securing joint check agreements, assignment of rights, payment and performance bonds, promissory notes, letters of credit and credit insurance
- Proficient in prelims, lien waivers, intent to lien documentation and bond claims
- Combined the above with the customer's financial situation, payment history and an ongoing interaction with customers for a sound financial decision
- Contended with timely and accurate draw billings to insure prompt payment from Financial Institutions, Owners and General Contractors – proactive in addressing adjustments and modifications
- Worked with branch managers, sales managers, inside and outside salesmen and any necessary personnel to improve collections and increase sales volume – special attention provided to commissioned sales representatives
- Established relationship with attorneys through all stages from foreclosure to Satisfaction of Lien and Stop Notice

PROFESSIONAL EXPERIENCE

American Builders Supply, Inc., Sanford, FL	April 2013 – January 2014
Energy Planning Associates, Inc., Sanford, FL	2011 – 2013
Credit Analyst	
Wesco Distribution, Inc., Phoenix, AZ	2008 - 2011
Financial Services Supervisor	
Ferguson Waterworks, Pompano Beach, FL	2007
Credit Manager	
Graybar Electric, Pompano Beach, FL	2005 – 2007
Financial Manager	
Louis Poulsen Lighting, Weston, FL	2000-2004
Credit Manager	

EDUCATION AND TRAINING

Bachelor of Arts – Michigan State University – East Lansing, MI
Seminars presented by Dunn & Bradstreet, NACM, Lumbermen's and Florida Notice Corporation
Conferences on Bankruptcy Laws

PROFESSIONAL AFFILIATIONS

National Association of Credit Managers (NACM)
Southeastern Association of Credit Managers (SACM)
Notary for the State of Florida